MEDICARE

Eligibility:

Individuals that are 65+, Under 65 y/o with certain disabilities, end-stage Renal Disease

Benefits:

Health Insurance Program (that requires payment of premiums, deductibles, and co-pays)

- o Part A: Hospital, Acute Care in SNF, Hospice Care, and some Home Health coverage.
- Part B: Medical Coverage (Doctor's visits, outpatient care, Medical supplies, and preventative care)
- o Part C: Medicare Advantage Plans (Plans that can be obtained through private companies that contract with Medicare to cover both part A and B for client)
- o Part D: Prescription Drug Coverage

Funding:

Federally funded program

- o Part A: payroll taxes
- o Part B: covered by monthly premiums
- o Part D: co-pays and premiums

<u>MEDICAID</u>

Eligibility:

Individuals that are: 65+ or disabled, reside in MO, have an income less than or equal to the 85% FPL, have assets that total less than or equal to the maximum allowance, and is determined by DFS. (Programs for families, pregnant women, and the blind as well.)

Benefits:

Insurance program for low-income, aged, blind, or disabled individuals for medical and health expenses.

Funding:

Joint State and Federally funded program in which the state determines allocations and dispursement of funds.